

AMENDMENT TO THE CLAIMS

1. (Currently Amended) A method for providing customer sales information, the method comprising:

receiving a text message at a server sent from a wireless device associated with request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization, the at a customer sales information processing and communication server associated with and under the control of the business organization, the text message comprising a request for customer information associated with a telephone number of a customer;

sending a query for the telephone number to an external credit rating agency system;

retrieving external credit rating information associated with the telephone number customer from [[an]] the external credit rating agency system via the customer sales information processing and communication server, wherein the external credit rating agency system is not associated with the organization;

storing a database in memory that associates telephone numbers to internal credit rating information;

querying the database for the telephone number associated with the customer;

retrieving the internal customer information associated with the telephone number customer by the business organization, via the customer sales information processing and communication server, wherein the internal customer information includes payment history information associated with the customer; and

sending a response to the text message to the wireless device, the response comprising the customer sales information from the customer sales information processing and communication server to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information.

2. (Currently Amended) The method of Claim 1, further comprising wirelessly receiving the text message at the server ~~wherein the remote terminal is a wireless communication device and the request is sent to the customer sales information processing and communication server using a wireless signal.~~
3. (Currently Amended) The method of Claim 1, further comprising processing the text message in ~~wherein the remote terminal and the customer sales information processing and communication server communicate via a public switched telephone network.~~
4. (Currently Amended) The method of Claim 1, further comprising receiving the text message from a network ~~wherein the remote terminal and the customer sales information processing and communication server communicate via the Internet.~~
5. (Currently Amended) The method of Claim 1, further comprising retrieving an overall credit rating associated with the telephone number ~~wherein the customer sales information is sent from the customer sales information processing and communication server to the remote terminal as a textual message.~~
6. (Currently Amended) The method of Claim [[5]] 1, further comprising retrieving a maximum sales amount associated with the telephone number ~~displaying the textual message on a display of the remote terminal.~~
7. (Currently Amended) The method of Claim 1, further comprising retrieving a sales term ~~wherein:~~

~~the request includes a first customer identifier corresponding to the customer;~~

~~the method further comprises associating the first customer identifier with a second customer identifier using the customer sales information processing and communication server; and~~

~~retrieving the external credit information includes providing the second customer identifier to the external credit rating agency system.~~

8. (Currently Amended) The method of Claim [[7]] 1, further comprising retrieving a payment history wherein the first customer identifier is a telephone number.
9. (Currently Amended) The method of Claim [[8]] 1, further comprising retrieving past advertising wherein the customer sales information includes the name of the customer.
10. (Canceled)
11. (Canceled)
12. (Currently Amended) The method of Claim 1, further comprising determining [[an]] the internal customer rating information based on [[both]] the external credit rating information ~~and the internal customer information, wherein the customer sales information includes the internal customer rating.~~
13. (Currently Amended) The method of Claim 1, further comprising determining a sales term based on ~~at least one of~~ the external credit rating information ~~and the internal customer information, wherein the customer sales information includes the sales term.~~
14. (Original) The method of Claim 13 wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.
15. (Currently Amended) The method of Claim 1, further comprising retrieving past products purchased wherein:

~~the remote terminal is a wireless communication device and the request is sent to the customer sales information processing and communication server using a wireless signal;~~

~~the request includes a telephone number corresponding to the customer;~~
~~the method further comprises associating the telephone number with a customer identifier using the customer sales information processing and communication server;~~
~~retrieving the external credit information includes providing the customer identifier to the external credit rating agency system;~~
~~the method further comprises retrieving payment history information associated with the customer by the business organization from a database of the customer sales information processing and communication server; and~~
~~the customer sales information is also based on the payment history information.~~

16. (Currently Amended) The method of Claim [[15]] 1, further comprising determining an internal customer rating based on both the external credit rating information and the internal customer information, ~~wherein the customer sales information includes the internal customer rating.~~
17. (Currently Amended) The method of Claim [[15]] 1, further comprising determining a sales term based on at least one of the external credit rating information and the internal customer information, ~~wherein the customer sales information includes the sales term.~~
18. (Original) The method of Claim 17 wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

Claims 19.-33. (Cancel)

34. (Currently Amended) A system for providing customer sales information, the system comprising:

a processor;
memory; and

instructed stored in the memory that when executed cause the processor at least to:

receive a text message sent from a wireless device associated with a sales representative of a business organization, the text message comprising a request for customer information associated with a telephone number of a customer;

send a query for the telephone number to an external credit rating agency system;

retrieve external credit rating information associated with the telephone number from the external credit rating agency system;

store a database in the memory that associates telephone numbers to internal credit rating information;

query the database for the telephone number associated with the customer;

retrieve the internal customer information associated with the telephone number;

and

send a response to the text message to the wireless device, the response comprising the external credit rating information and the internal customer information

~~a customer sales information processing and communication server associated with and under the control of a business organization;~~

~~wherein the customer sales information processing and communication server is configured to:~~

~~receive a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization;~~

~~retrieve external credit rating information associated with the customer from an external credit rating agency system, wherein the external credit rating agency system is not associated with the organization;~~

~~retrieve internal customer information associated with the customer by the business organization, wherein the internal customer information includes payment history information associated with the customer;~~

~~send the customer sales information to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information.~~

Claims 35.-38. (Cancel)

39. (Currently Amended) A computer readable non-transitory medium storing instructions for performing a method ~~program-product for providing customer sales information~~, the ~~computer program-product~~ method comprising:

receiving a text message sent from a wireless device associated with a sales representative of a business organization, the text message comprising a request for customer information associated with a telephone number of a customer;

sending a query for the telephone number to an external credit rating agency system;

retrieving external credit rating information associated with the telephone number from the external credit rating agency system;

storing a database in the memory that associates telephone numbers to internal credit rating information;

querying the database for the telephone number associated with the customer;

retrieving the internal customer information associated with the telephone number; and

sending a response to the text message to the wireless device, the response comprising the external credit rating information and the internal customer information

~~a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code executable by a customer sales information processing and communication server to cause the customer sales information processing and communication server to:~~

~~receive a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization;~~

~~retrieve external credit rating information associated with the customer from an external credit rating agency system, wherein the external credit rating agency system is not associated with the organization;~~

~~retrieve internal customer information associated with the customer by the business organization, wherein the internal customer information includes payment history information associated with the customer; and~~

~~send the customer sales information to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information.~~

Claims 40.-43. (Cancel)